

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Harald HINDERER et al.	)	Group Art Unit: 3691
	)	
Application No.: 10/766,863	)	Examiner: Chuks N. Onyezia
	)	
Filed: January 30, 2004	)	
	)	
For: CREDIT MANAGEMENT SYSTEM	)	Confirmation No.: 3915
AND METHOD	)	

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**VIA EFS WEB**

Sir:

**REQUEST FOR RECONSIDERATION**

In reply to the Office Action mailed September 30, 2008, the period for response to which extends through December 30, 2008, Applicants request reconsideration in view of the following:

**Remarks** begin on page 2.